

**Insurance.**

**RE, MARINE & INLAND INSURANCE**

CAN BE OBTAINED UPON THE MOST  
reasonable terms in any of the following  
residing in or visiting the aggregate  
**CASH CAPITAL AND RESERVE FUND OVER**  
**\$8,500,000.**

**HOMER INSURANCE CO. OF NEW YORK.**  
Cash Capital, paid up..... \$2,000,000 00  
Assets at January, 1895..... 12,500,000 00

Net assets exceeding those of any other  
Company doing Fire business in New York  
\$6,500,000 00

**UNDERWRITER'S AGENCY, N. YOR.**  
The Germania Fire Ins. Co., Cash Capital,  
The London & Lancashire " .. Assets  
The Niagara " .. " ..  
The Republic " .. " .. \$2,000,000 00  
Total amount of Insurance insured by four  
companies..... \$14,000,000 00

**FIRE INSURANCE CO. OF NEW YORK.**  
Cash Capital, all paid in..... \$1,000,000 00  
Assets at February, 1895..... 61,750,000 00

Three-fourths of the net profits declared to  
policy holders, annually.

**MARINE INSURANCE CO. OF NEW YORK.**  
Cash Capital, all paid in..... \$1,000,000 00  
Assets January 1, 1895..... 862,833 30

seventy-five per cent of the nett profits de-  
 dicated to police holders annually, without in-  
 curring any risk.  
 Policies will be issued in any of the above  
 reliable Companies on application to  
 W. F. FERGUSON, Agent.  
 One Main street, next door to N. & M.  
 Bank.  
 mart-17

**Franklin Insurance Company**  
 OF WHEELING.  
 Capital,.....\$150,000.  
 DIRECTORS:  
 T. H. Logan, T. P. Rhoaders, Geo. K. Wheat,  
 Jas. Mandel, John Zieckler, Saml. McElan-  
 can, G. W. Franzheim, Jas. N. Vance, Adu-  
 laughlin.  
 THIS COMPANY HAS BEEN REPLY

air rates on boats, and prepared to take risks at high rates on boats and lakes, and in the mercantile, manufacturing, establishments, and on steamboats and cargoes on the western rivers, and on the lives of persons engaged in a term of years, and on the lives of persons superior indentures to farmers, where the insured was insured for three years, at reduced rates, and the policy was composed of some ninety-four stockholders, many of whom are among our best business men, and the policy is to the favorable consideration of the Insuring public, and solicits their patronage.

The above insurance will be promptly attended to by the New York and New Jersey Office, No. 1 McIntire House, being the same formerly occupied by Adams Express Co.

SAMUEL McLELLAN, President.  
GEO. MENDEL, Vice President.

**N. C. ARTHUR, Agent** for native residents.

**INSURANCE.**

**Fire & Marine Insurance Company**

OF WHEELING,

**INCORPORATED IN 1837.**

**TAKES RISKS AT THE LOWEST RATES**  
on buildings of all kinds, Steamboats,  
Furniture and Merchandise, and against all  
angers attending the transportation of goods  
in rivers, seas, lakes, canals and railroads.

**JOHN F. HOPKINS, President**

**DIRECTORS:**  
**Robert Grange, Daniel Lamb,**

J. C. Harrison, J. A. Acheson,  
 R. Brady, James Deitzel,  
 John Donlon, Samuel Ott.  
 The office of the Company has been re-  
 moved to No. 60 Main street.  
 Applications for insurance will be promptly  
 attended to by the President or Secretary.

## Transportation.

### BALTIMORE & OHIO R. R. COMPY

OFFICE BALT. & OHIO RAILROAD CO.  
 WHEELING OCT. 27, 1885.

#### WINTER SCHEDULE.

PASSENGER TRAINS WILL RUN BY  
 the following schedule on and after the  
 10th of October, 1885:

**ST. LOUIS EXPRESS TRAIN.**

Leave Wheeling, Sun-	Leave Baltimore
day, 11:20 A.M.	at 8:30 P.M.
Benwood, 12:15	at 8:45
Moundsville, 12:51 P.M.	Martinsburg, 9:00 A.M.
Grafton, 1:45 P.M.	Cumberland, 9:30 "
Wheaton, 2:30	Rockland, 9:50 "
Charmersburg, 3:05	Greenbush, 10:00
Charmersburg, 3:35 A.M.	Moundsville, 10:35 P.M.
Arrive at 7:35	Benwood, 11:42
at Camden 8:11 A.M.	Wheeling, 5:00 "

**CINCINNATI EXPRESS TRAIN.**

Leave Wheeling	Leave Baltimore
daily at 1:55 P.M.	at 2:00 P.M.
Benwood, 2:45	Wheaton, 2:55
Moundsville, 3:01	Martinsburg, 3:08
Grafton, 3:38	Cumberland, 3:20
Wheaton, 4:25	Rockland, 3:35
Charmersburg, 4:58	Grafton, 11:53
Charmersburg, 5:18	Moundsville, 12:24 A.M.
Martinsburg, 6:30	

Arrive at Wenden 84.10.20	Leave Wheeling 7:10 "
MAIL TRAIN.	
Leave Wheeling Saturday at 8:00 P.M.	Leave Baltimore at 8:15 A.M.
Wenden 10.25 "	Washington 8:45 "
Foundsville 10.44 "	Martinsburg 2:00 P.M.
Wenden 11.05 A.M.	Cumberland 6:08 "
Bakland 5:27 "	Quint 11:00 "
Wunderland 8:44 "	Grafton 11:25 "
Martinsburg 12:35 P.M.	Moundsville 4:00 A.M.
Wenden 8.43 A.M.	Beacon 4:45 "
Arrive at Wenden 84.10.21	Arrive at Wheeling 4:55 "
P. W. SMITH, Master of Transportation, J. R. FORD, General Agent, Wheeling.	
Cleveland & Pittsburgh Rail Road.	

**Shortest and Quickest Route East and West.**  
**TRAIN RUN AS FOLLOWS, COMMENCING**  
**Monday, October 31, 1894.**

	Mail.	Express.	Express.
Leave Bridgeport	1:50 a.m.	4:30 p.m.	10:02 p.m.
" " Pittsburgh	2:00 a.m.	4:40 p.m.	10:10 a.m.
" " Cleveland	1:00 p.m.	9:55 a.m.	10:10 a.m.
" " Crofting	12:55 p.m.	11:00 a.m.	11:50 a.m.
" " Wayne	1:00 p.m.	11:20 p.m.	12:00 p.m.
" " Chicago	1:25 p.m.	11:30 p.m.	12:30 p.m.
" " Harrisburg	2:30 a.m.	8:50 a.m.	1:10 p.m.
" " Baltimore	2:50 a.m.	12:40 p.m.	6:45 p.m.
" " Philadelphia	3:50 a.m.	1:40 p.m.	7:45 p.m.
" " New York	9:45 a.m.	2:35 p.m.	10:45 p.m.

And will call at principal points in the East  
 and West, can be reached at the Union office  
 of the McLure House and at the Station Agent,  
 F. R. MYERS,  
 General Ticket Agent.

**TEMPLEFIELD RAIL ROAD**

**WHEEL ROAD**

**GOING WEST**

ON AND AFTER MONDAY, NOVEMBER 28th, the trains on this road will run as follows, daily except Sundays:

Leave Washington 7 1/2 A. M.

Arrive at Wheeling 12 P. M.

**RETURNING:**

Leave Wheeling 3 P. M.

Arrive at Washington 6 P. M.

All freight to be forwarded from Wheeling must be delivered at the depot before 5 o'clock P. M. to insure its shipment the same day.

nov28 W. D. BURTON, Supt.

**E. A. WEBER,**

**Music Dealer**

103 Main Street,  
WHEELING, WEST VA.,  
SOLE AGENT FOR THE STEINWAY  
PIANO; also for  
Smith's American Organs.  
Best assortment of Violins, Violoncellos,  
Sulzlers, Banjos, Flutes, French and German  
concertinos, Concertinas, Musical Boxes, Tam-  
bores. Largest stock of  
SHEET MUSIC,

Print music books. Best Italian and German  
trings.

—

**INSTRUCTION**

Given on Piano, Melodeon and Organ.  
Sonnets found for Violin, Violoncello and  
Guitar.

Latest Publications received daily  
sep28

**Fresh Baltimore Oysters**

CONSTANTLY ON HAND and FOR  
sale by Can, Half Can or Case

W. J. C. ANDERSON,  
Depot at BOOTH'S, RAFFELLE & CO'S  
Boat Store, cor. Monroe and Water Sts.,  
sep28 Wheeling, W. Va.